

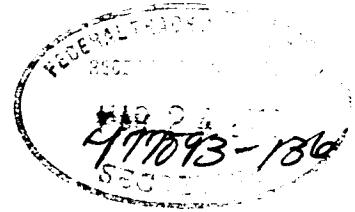


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March 21, 2000

Secretary
Federal Trade Commission
Room H-159
600 Pennsylvania Ave., NW
Washington, DC 20580



re: HR 10 and S 900

Dear Sir or Madam:

Please keep access to credit header information for the legitimate purpose of locating people.

I am legal investigator in Denver. I am a former president of the Professional Private Investigators Association of Colorado. All of my work is for trial lawyers. Every week I receive requests to locate "missing witnesses" to crimes or accidents. These people have provided statements as part of criminal or accident investigations, but now that a case is going to trial a year, or two years, or three years later, these witnesses have moved. Some have also married, divorced, or changed their names for other reasons.

Especially in the West, we have an extremely mobile society! Even if my client can afford to spend the money for me to go to an old address and interview neighbors, today's neighbors probably know nothing at all about a person who lived on the block three years ago.

I use a variety of public records and commercial databanks to find these people. One of the most useful tools to me is the name and address information from "credit header" searches. The credit bureaus are likely to have a recent address for a person, while driver's license information may be 4 or 5 years old.

Sincerely,

Jane M. Cracraft
Jane M. Cracraft, CLI